

› Enjoy your trip – we'll be there if you need us

IMMEDIATE ATTENTION FOR YOUR UNEXPECTED INCIDENT

If you have an emergency while traveling**, call the Travel Assistance toll-free number anytime for immediate attention from a multi-lingual professional. These services are available to you, your spouse and dependent children on any single trip up to 90 days in duration. Bring this information with you every time you travel. Enjoy your trip – we'll be there if you need us.

Travel Assistance offers the following services to minimize the hassles of traveling and ensure proper attention when you need it:

PRE-DEPARTURE INFORMATION

- Health hazards advisory for worldwide destinations
- Domestic and international weather information
- Consulate and Embassy locations
- Required documentation information (i.e. passport or visa)

EMERGENCY MEDICAL ASSISTANCE

Locating medical care – assistance finding providers and referrals for local sources of care

Medical insurance coordination – coordination of your medical insurance including claims paperwork flow and obtaining medical payments

Case communications – a representative can monitor the status of your medical care and communicate between you, your family, physicians, employer, travel company, consulate, etc.

Transportation for a family member – If you are hospitalized for more than seven days, we will pay to return your dependent children to your home

**abroad or within the United States more than 100 miles from home

Hotel convalescence arrangements – assistance with hotel arrangements if you or your companion needs to convalesce in a hotel prior to or after medical treatment

Prescription drug coordination – assistance obtaining prescription drugs or other necessary personal medical items

Medically necessary repatriation – if a physician deems it necessary, we will pay for your transportation home for further treatment

TRAVEL SUPPORT SERVICES

Emergency cash coordination – a representative will assist in obtaining funds from your credit card company, bank, employer, or other sources of credit

Hotel/motel arrangements and information – we will locate accommodations and assist you with the reservation process

Lost/delayed luggage tracing – we can advise you of the proper procedure for reporting lost luggage and assist in maintaining contact with appropriate companies or authorities

TECHNICAL ASSISTANCE

Coordination of credit card, airline ticket, or other documentation replacement

Interpreter/translator services – 24 hour access to translators or interpreters

Vehicle return service – your vehicle will be returned to you if you are evacuated or repatriated

Lawyer referrals – referrals for local attorney or consular officers

Coordination of financial assistance for bonds/bail



COVERAGE INFORMATION

If adequate medical facilities are not available locally and an injury or sickness during travel results in your necessary emergency evacuation, Travel Assistance will pay for covered expenses. Such expenses include arranging and providing transportation and related medical services (including the cost of a medical escort) and necessary medical supplies. Medical evacuation and repatriation services are payable up to a combined maximum of \$100,000 per person per event. All services are subject to the terms and conditions of the service agreement.

TRAVEL ASSISTANCE PLAN LIMITATIONS

AXA Assistance U.S.A. will not pay emergency evacuation, medically necessary repatriation, repatriation of remains or other expenses incurred while traveling within 100 miles of participant's place of residence, or for any one of the following reasons:

- suicide or attempted suicide
- intentionally self-inflicted injuries
- participation in any war, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), or civil war
- participation in any military maneuver or training exercise
- mental or emotional disorders, unless hospitalized
- influence of drugs or intoxicants, unless prescribed by a physician
- commission or the attempt to commit a criminal act
- pregnancy and childbirth (exception: complications of pregnancy)
- traveling against the advice of a physician
- traveling to obtain medical services or treatment

Worldwide Travel Assistance

ID Number: 9900MOO2

Services available for business and personal travel.
For inquiries within the U.S. call toll free:

1-800-856-9947

Outside the U.S. call collect:

(312) 935-3658

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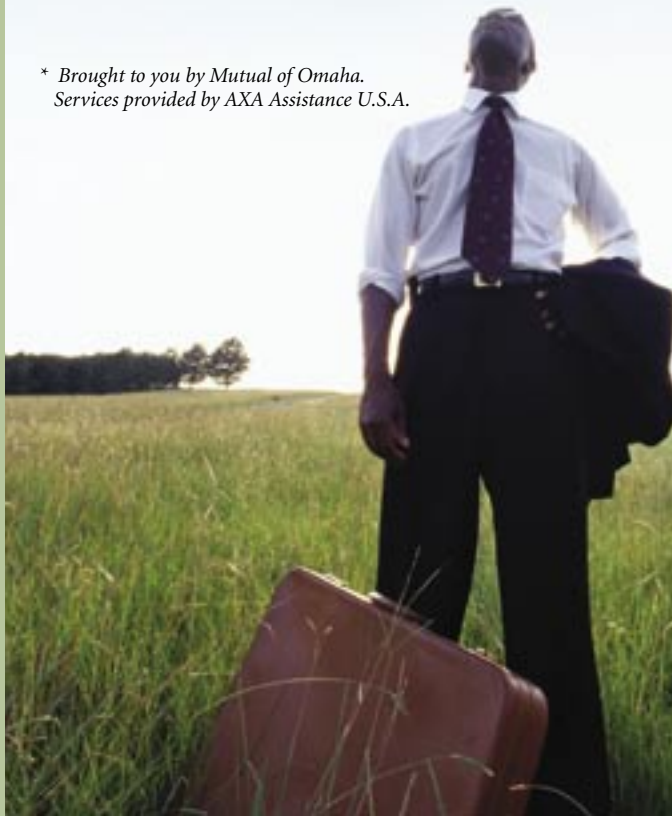
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Traveling, whether for business or pleasure, can be a busy time. You likely have made a lot of arrangements,

› Travel Assistance Travels With You

but probably aren't planning for a sudden emergency on the road. Do you know who to call if you need medical attention, additional cash or help finding your lost luggage? Take comfort in knowing that Travel Assistance* travels with you worldwide, offering access to support professionals who can help you find quality local medical care or provide other emergency assistance functions in foreign locations.

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Travel Assistance benefits are subject to the terms and conditions of the service agreement issued to the master policyholder. The Travel Assistance services described in this document are provided by AXA Assistance U.S.A. AXA Assistance U.S.A. is not affiliated in any way with the Mutual of Omaha Companies.

› Worldwide Travel Assistance for You and Your Family

